



Order Filed on December 7, 2016  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1( b)**  
Denise Carlon, Esq.  
KML LAW GROUP, P.C.  
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Westmont, NJ 08108  
215-627-1322  
dcarlon@kmlawgroup.com  
Attorney for: Palm Avenue Hialeah

In Re:

Zelmir Ines Peao Costa,

DEBTOR.

Case No: 15-25880-JKS

Chapter: 13

Judge: John K. Sherwood

**CONSENT ORDER CURING POST-PETITION ARREARS**

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: December 7, 2016**

A handwritten signature in dark ink, appearing to read "JK Sherwood", is written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

Page 2

Debtor: Zelmir Ines Peao Costa  
Case No.: 15-25880-JKS  
Caption: **CONSENT ORDER CURING POST-PETITION ARREARS**

This matter, having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C., attorneys for Secured Creditor, Palm Avenue Hialeah, holder of a mortgage on real property known as 428 South 9<sup>th</sup> Street, Newark, NJ 07103, with the consent of Steven D. Pertuz, Esq., counsel for the Debtor, Zelmir Ines Peao Costa,

It is hereby **ORDERED, ADJUDGED** and **DECREED** that as of October 24, 2016, Debtor is due for the post-petition payments due May 2016 through October 2016 with \$1,565.68 in suspense for a total post-petition default of \$19,360.46 (6 @ \$3,487.69 less suspense balance of \$1,565.68); and

It is further **ORDERED, ADJUDGED** and **DECREED** that the balance of the post-petition arrears in the amount of \$19,360.46 shall be paid through Debtor's chapter 13 plan; and

It is further **ORDERED, ADJUDGED** and **DECREED** that Debtor shall resume making regular post-petition payments outside of the plan in the amount of \$3,487.69, or as may be adjusted for interest or escrow changes, beginning November 1, 2016.

Dated: 11/22/16

I hereby agree and consent to the above terms and conditions:

/s/ Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR SECURED  
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 11/22/16

/s/ Steven D. Pertuz

STEVEN D. PERTUZ, ESQ., ATTORNEY FOR DEBTOR

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Zelmir Ines Peao Costa  
Debtor

Case No. 15-25880-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2016.

db Zelmir Ines Peao Costa, 428 S 9th St, Newark, NJ 07103-2042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 09, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Palm Avenue Hialeah  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Palm Avenue Hialeah jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Steven D. Pertuz on behalf of Debtor Zelmir Ines Peao Costa pertuzlaw@verizon.net,  
G16461@notify.cincompass.com

TOTAL: 4